

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Michael J. Usselman
Bonnie L. Usselman
Debtor(s)

Bankruptcy Case No.: 20-20972-CMB
11/5/2020
Chapter: 13
Docket No.: 84 – 14, 79
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 4/6/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2741.00 as of 11/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Midfirst Bank (Cl #8), IRS (Cl. #6) .
- ☒ H. Additional Terms: Kubota Cl #7 governs as long term debt. Kubota Cl. #15 and Cl. #16 governs as to the amount at modified terms of the plan.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 10, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Michael J. Usselman
Bonnie L. Usselman
Debtor(s)

Case No. 20-20972-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 10, 2020

User: dsaw
Form ID: 149

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Usselman, Bonnie L. Usselman, 210 Roenigc Road, Boyers, PA 16020-1318
aty	+ Dallas W. Hartman, 201 Green Ridge Drive, New Castle, PA 16105-6139
15217277	+ Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
15217278	+ Consumer Portfolio Service, 19500 Jamboree Road, Irvine, CA 92612-2411
15217279	+ Credit Collection / Usa, 16 Distributor Drive, Morgantown, WV 26501-0121
15217280	+ Credit First NA, PO Box 81315, Cleveland, OH 44181-0315
15217282	+ Emp Of York County Ltd, 325 South Belmont Street, York, PA 17403-2608
15217284	+ GA Masters Emergency Physicians LLC, 3651 Wheeler Road, Augusta, GA 30909-6521
15217285	+ IC System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15233411	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15217289	+ Jared Galleria / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15232722	+ Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217291	+ Kubota Credit Corporation, Po Box 2046, Grapevine, TX 76099-2046
15217293	+ MCG Health Inc, 1120 15th Street, Augusta, GA 30912-0006
15217294	+ Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15266272	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15217298	+ Nes Georgia Inc, 25 South Broad Street, Elizabeth, NJ 07202-3401
15217303	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15261343	++ PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450 address filed with court:, Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204
15236315	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15217301	+ Physicians Practice Group, 1499 Walton Way, Augusta, GA 30901-2660
15217304	+ Ratchford Law Group PC, 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507-2161
15217306	+ Tbm - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15217307	+ Tbm / Milestone, Po Box 4499, Beaverton, OR 97076-4499
15217308	+ The Parc At Flowing Wells, 1150 Interstate Parkway, Augusta, GA 30909-6404
15235537	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15235539	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15217310	+ Viasat Inc, 6155 El Camino Real, Carlsbad, CA 92009-1602

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 11 2020 04:00:50	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:02:17	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

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cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:03:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217273	Email/Text: bankruptcynotice@aspental.com	Nov 11 2020 03:52:00	Aspen Dental, 281 Sanders Creek Parkway, East Syracuse, NY 13057
15245226	Email/Text: ally@ebn.phinsolutions.com	Nov 11 2020 03:52:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15217272	+ Email/Text: ally@ebn.phinsolutions.com	Nov 11 2020 03:52:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15229855	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 11 2020 04:00:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15217275	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 11 2020 04:00:51	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15217276	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 11 2020 03:52:00	Comenity Bank / Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15217281	Email/Text: G06041@att.com	Nov 11 2020 03:53:00	DirecTV LLC, Attn Bankruptcies, PO Box 6550, Englewood, CO 80155
15217283	+ Email/Text: bknotice@ercbpo.com	Nov 11 2020 03:53:00	ERC, Po Box 57547, Jacksonville, FL 32241-7547
15261342	Email/Text: brnotices@dor.ga.gov	Nov 11 2020 03:52:00	Georgia Department of Revenue, TAXPAYER SERVICES DIVISION, PO Box 105499, Atlanta, GA 30348-5499
15217287	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 11 2020 03:52:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15234167	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 11 2020 03:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15217290	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 11 2020 04:02:13	JPMorgan Chase Bank HI, 700 Kansas Lane, Monroe, LA 71203
15217292	+ Email/Text: rmartin@lmmcollections.com	Nov 11 2020 03:53:00	Lockhart, Morris & Mont, 1401 North Central Expressway, Richardson, TX 75080-4456
15217295	Email/Text: bankruptcy@nationalcreditsystems.com	Nov 11 2020 03:52:00	National Credit System, PO Box 312125, Atlanta, GA 31131
15217297	Email/Text: paula.tilley@nrsagency.com	Nov 11 2020 03:52:00	Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320
15217296	+ Email/Text: Bankruptcies@nragroup.com	Nov 11 2020 03:53:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15228641	Email/PDF: cbp@onemainfinancial.com	Nov 11 2020 04:02:12	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15222419	Email/PDF: cbp@onemainfinancial.com	Nov 11 2020 04:03:31	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15217299	+ Email/PDF: cbp@onemainfinancial.com	Nov 11 2020 04:00:48	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15236712	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:02:16	Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15217300	Email/Text: info@phoenixfinancialsvcs.com	Nov 11 2020 03:52:00	Phoenix Financial Services, 8902 Otis Avenue, Indianapolis, IN 46216
15217303	Email/Text: Bankruptcy.Notices@pnc.com	Nov 11 2020 03:52:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15241297	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:03:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15242095	Email/Text: bnc-quantum@quantum3group.com	Nov 11 2020 03:52:00	Quantum3 Group LLC as agent for, CreditShop

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15217274	Email/Text: fdoran@srpfcu.org	Nov 11 2020 03:52:00	LLC, PO Box 788, Kirkland, WA 98083-0788 Augusta Vah Federal Credit Union, 1 Freedom Way, Augusta, GA 30904
15217305	+ Email/Text: bankruptcy@sw-credit.com	Nov 11 2020 03:53:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15217663	+ Email/PDF: gecsed@recoverycorp.com	Nov 11 2020 04:00:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217309	Email/Text: mwaller@uh.org	Nov 11 2020 03:52:00	University Hospital, 1350 Walton Way, Augusta, GA 30901

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15217286	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15217288	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15239320	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15239321	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217302	##+	Pittsburgh Medical Associates, 5129 Liberty Avenue, Pittsburgh PA 15224-2217

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Michael J. Usselman dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Bonnie L. Usselman dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Michael John Clark	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

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